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Avoiding Contract Difficulties in Doing Business with Minor Customers and Clients

by
Dr. Robert J. Walter

The law protecting minors in the making of contracts is, with good reason, often very vaguely understood by business people. The aim of this article is to provide some practical knowledge for the businessperson concerning contracts entered into with minors.

A MINOR'S SPECIAL CONTRACT RIGHT

Despite the enormous volume of new legislation and regulation issuing from Washington and the States much of the more significant legislation affecting business has been around for many years. It is so with this area of the law. Rooted in the common law tradition is the idea that minors require a special protection from the law when they enter into contracts with adults. The minor is viewed by the law as lacking in capacity to enter into a contract. Often the issue of the minor's capacity to enter into a contract arises in connection with the sale of an automobile, motorcycle or other consumer product frequently purchased by minors. However, it is certainly not limited to such transactions.

This lack of capacity on the part of the minor gives rise to what is called the right of disaffirmance. In the legal terminology the minor's contract is voidable, that is, he cannot be held to the contract terms if he seeks to avoid them. The adult, on the other hand, has no such corresponding right of disaffirmance.

Two conflicting principles are then created. The law is concerned with the protection of the minor against the consequences of his own business inexperience while also being concerned with preventing undue hardship on the adult who has entered into a business transaction with a minor. It is this conflict that over many years has resulted in legislation and court cases that make the law in the area confusing. To sort these cases out and acquire a useable understanding of them requires an understanding of a minor's right to disaffirm, how the type of contract affects that right and the liability of the minor on disaffirmance.

MINORS' CONTRACT PROBLEMS OCCUR IN A VARIETY OF SITUATIONS

Parrent v. Midway Toyota, 626 P. 2d 848 (Mont. 1981). In a case re-opening a compromise settlement entered into by a minor in a Worker's Compensation case the court re-affirmed the policy of discouraging adults from entering into contracts with minors.

Warner V. Ward, 401 S.W. 2d 62 (Ky. 1966). In this adoption case an unwed mother signed a consent to adoption form. Less than one year later she sought to withdraw her consent. The court permitted her to do so citing the traditional principle that an infant may avoid his commitments.

The minor's right to disaffirm is not one which encompasses all contracts. Many states have seen fit to remove certain types of contracts from the minor's usual right of disaffirmance. Commonly, purchase and rental of real estate as a home by married minors and hospital and medical care for married minors are not subject to the minor's usual right of disaffirmance.

STATUTORY LIMITS ON THE RIGHT TO DISAFFIRM

New York attempts to provide a degree of certainty for those contracting wtih minors in the entertainment industry. With court approval of the contract, a minor may not disaffirm a contract under which he is to perform services in the performing arts or professional sports. **New York General Obligations Law,** Section 3-105.

Montana provides that minors shall have full legal capacity to borrow money to defray the expenses of schooling beyond high school. **Montana Code Annotated,** Section 41-1-303.

Other states have excepted certain transactions from the minor's right of disaffirmance through decisions of their state courts. The major area so excepted involves contracts for the essentials of modern living. The courts have labelled these "necessaries." Some states expressly provide that a minor cannot disaffirm a contract for necessaries.

In any event, a minor loses his right to disaffirm a contract, when, upon reaching the age of majority, he ratifies the contract. In many states, ratification can be shown by an act, such as continuing to make payments on a credit purchase or retention of the item purchased after reaching the age of majority. The age of majority, often 18 years of age, is determined by state legislation. There is a lack of uniformity among the states as to when a person reaches the age of majority and as to what constitutes a ratification.

RATIFICATION

Ray V. Acme Finance Corporation, 367 So. 2d 186 (Miss. 1979). A minor was 20 years of age when he entered into a contract as maker of a promissory note. Even though he had made several payments after achieving his age of majority, the minor was allowed to disaffirm the contract on the grounds state law provided for ratification only through a writing and there was no proof of such a writing.

Surprisingly, a minor may disaffirm a contract even where that contract was entered into on behalf of the minor by a parent or guardian. A parent or guardian may disaffirm a contract entered into by a minor child.

DISAFFIRMANCE BY OTHER THAN THE CONTRACTING PARTY

Shields v. Gross, 451 N.Y.S. 2d 419 (Sup. Ct., App. Div., 1982). An internationally known model and actress had been the subject of a series of photographs unclothed in a bathtub when she was 10. The minor's mother and professional manager had signed broad consent forms granting an unrestricted right to use the photographs. At age 16 the minor actress sought to disaffirm her parent's consent. The court permitted her to disaffirm the contract.

Boudreaux V. State Farm Mut. Auto. Ins. Co., 385 So. 2d 480 (La. 1980). The father of a minor son who had purchased an automobile had the authority to annul the contract on behalf of his minor son.

Generally, special form is required to disaffirm a contract. The minor is free to disaffirm at any time before he reaches his age of majority or within a reasonable time after he reaches his age of majority. Various courts have interpreted a reasonable time to be anything from a few months to many years depending upon the particular facts of a given case.

CIRCUMSTANCES AFFECTING THE RIGHT TO DISAFFIRM

If the particular product or service purchased is subject to the minor's right to disaffirm, the question then arises is the item a necessity or not? Most states maintain this distinction allowing minors to disaffirm either type of contract but requiring the minor to pay the reasonable value of any necessaries which he purchases. Exactly what the liability of the minor is in such situations and what are necessities has given rise to numerous cases in those states maintaining that distinction. Necessaries are commonly held to include food, shelter, clothing and medical care. However, necessaries are not limited to these items and the concept of

necessaries may vary depending on the particular minor's age, background and marital status.

NECESSARIES

Phillips V. Nationwide Mut. Ins. Co., 347 So. 2d 465 (Fla. 1977). A contingent fee contract to employ an attorney on behalf of a minor was held to constitute a necessary.

Valencia V. White, 654 P. 2d 287 (Ariz. 1982). A contract for repair of a truck used in the minor's trucking business was not a contract for a necessity. The court so held where the minor was provided board, room, clothing, medical needs and education and it was not necessary that he engage in business.

There is, then, no hard and fast rule for determining what is and is not necessary. Whether the contract involves a necessity is ultimately a question of fact to be resolved by the court.

Should the contract involve a necessary, most states hold the minor liable for the reasonable value of the product or service. In that limited way, adults are encouraged to enter into "fair" contracts with minors and thereby insure that necessities are available to minors despite their inability to enter into binding agreements.

A few states do not use the necessaries versus non-necessaries distinction but instead hold a minor liable for the benefit received whether the benefit is described as a necessary or not. This "benefit rule" places its emphasis on the advantage received by the minor rather than the characteristics of the good or service involved.

LIABILITY ON DISAFFIRMANCE

Once a minor has elected to disaffirm a contract a number of problems occur concerning the rights and responsibilities of the parties relative to the product, service and/or money exchanged. Clear-cut, always certain rules are almost impossible to come by in this area. At least a few general principles can offer some clues as to what a court in a given situation would be likely to do.

First, the right of a minor to disaffirm a contract does not depend upon his ability to return the particular property involved. The right of disaffirmance is present even where a return of the property is impossible. On the other hand, the disaffirming minor is entitled to recover whatever price he has conferred on the other party to the transaction. In return, the minor is, at the time he disaffirms, expected to restore whatever remains in his possession of the item purchased. That is the general scheme of things. It has its rationale in the idea that a minor who disaffirms a purchase and recovers his purchase price should not also be permitted to profit by keeping the item purchased.

Problems concerning a disaffirming minor's liability occur in several situations. What if the minor no longer possesses the particular property involved in the transaction but does have the proceeds from a sale or exchange of the item? What if receipt of a service was involved rendering a return in kind impossible? What if the property involved was a good and that good remains in the minor's hands but has depreciated in value? What, if any, is the minor's liability under these circumstances? In responding to such situations the states have shown considerable variation. Most have followed the idea that a minor is not liable to return the equivalent of the property. A minority of states have applied a return to the status quo approach to such situations requiring the minor to restore the other party to the status quo to the extent of the benefits the minor has received.

WHEN RESTITUTION IS REQUIRED

Boyce V. Doyle, 273 A. 2d 408 (N.J. 1971). A minor, Boyce, was injured in a motorcycle accident. He executed a release in return for a payment of $450 and later sought to disaffirm the release. Although the $450 could not be directly traced the court required Boyce to restore the status quo even though it meant a return of the proceeds or other value.

Terrance Company V. Calhoun, 347 N.E. 2d 315 (Ill. 1976). Upon disaffirmance, the minor was not required to make restitution where he had signed a promissory note as payment for a funeral service conducted in the burial of the minor's father. The funeral service was as an intangible incapable of being returned.

Haibman V. Lemke, 298 N.W. 2d 562 (Wisc. 1980). A used automobile purchased by a minor was the subject of a contract which the minor sought to disaffirm. The automobile was held to be a non-necessary and the minor free to recover his purchase price with no liability for use, depreciation or damage to the automobile.

An additional complicating factor occurs when a minor misrepresents his age at the time of contracting. By statute or case law, some states will deny a minor who has misrepresented his age the right of disaffirmance. Other states permit the minor to disaffirm but treat the liability of the minor, and/or his right to recover property involved in the transaction, differently where there is a misrepresentation of age.

CONCLUSION

A basic understanding of the way the law distinguishes between adults and minors in contract situations is of value to the businessperson who at least occassionally has minor customers or clients. Any short summary of the law on minor's contract rights is made impossible by the variety of approaches the states take to different fact situations. Still, one can say minors usually have a right to disaffirm their contracts and a businessperson needs to appreciate the accompanying consequences of that right.

Dr. Robert J. Walter

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NEW AND EXPANDED INDUSTRY

Town Firm Product	No. of Employees
NEW	
Batesville	
Plaspros, Inc.	
Injection Molding	18
Burnsville	
Dixie Sportswear	
Sportswear	75
Calhoun City	
Calhoun Apparel, Inc.	
Boys' Pants	65
Pontotoc	
E.R. Carpenter Co.	
Polyurethane Foam	100
EXPANDED	
Pontotoc	
Action Industries	
Recliner Chairs	100
Bunker Hill	
Bunk Beds	
Litton Funiture	
Furniture (space only)	
Starkville	
Lockport Felt	
Machine Cloth	4
Tupelo	
Institutional Food Distribution	
Food Distribution	65

Controlling the Costs of Employee Benefits

Employee retirement, savings and welfare plans are an important part of compensation packages—and a growing expense for management. Because these benefits are likely to increase in popularity despite givebacks and recessions, companies must look for ways to hold down costs without weakening the strong motivation that benefits provide.

"Before you can decide how to control costs, you need to review the benefits program your company now offers—from the design and financing of the program, to its administration, its compliance with legal requirements and employee satisfaction with the results," says George Menking, partner in charge of C&L's New York actuarial, benefits and compensation consulting practice.

Many companies are performing such reviews, sometimes themselves, sometimes with the help of outside consultants for the objectivity they can bring to the task. But whether you decide to perform a review using in-house personnel or to hire a consultant, you'll need to know what to look for and how to go about it.

SETTING OBJECTIVES

To begin, set goals for reviewing your complete benefits program. For bests results, you should examine:

- Your program design, as compared with that of competitors and other similar organizations
- Cost-effectivesness of your program design
- Level of employee satisfaction
- Use of a flexible benefits or cafeteria approach to providing benefits
- Effectiveness of the program's administrative systems and procedures.

You may also be certain to review the compliance, accuracy, efficiency and effectiveness of your program's operations.

ASSEMBLING A TEAM

You'll need to put together a review team with experience in various disciplines. Ideally, the group should be headed by whoever is responsible for the benefits program. Usually, that person is a vice president of human resources. Other key members could include operating and plant management personnel who have a strong interest in controlling overhead expenses, people with backgrounds in the design and financing of group insurance and pension plans, your company's benefits manager and your actuary or insurance broker.

According to Joel Levy, C&L partner who directs the Firm's employee benefits administration consulting services, one team member should be an operations professional. He—or she—should be responsible for reviewing manual and automated procedures and controls, personnel training, workflow, productivity reporting and the use of in-house and outside computer facilities.

CONDUCTING THE REVEIW

Begin the review by examining pertinent records: plan documents, summary plan descriptions, carrier renewal and statistical reports, actuary's valuations, auditors' reports, administrative manuals and forms, procedural guides, governmental filings, relevant correspondence and any available employee benefits surveys. These record can be used for many purposes—for example, to compare your fringe benefit and medical cost trends with national spending levels or determine compliance with federal reporting and disclosure requirements.

Employee Perception of Your Benefits Programs

You may want to survey employees to see how they feel about the benefits programs—which programs they're most interested in, whether problems exist in design or administration and whether they feel the company is getting fair return for benefit dollars spent.

Survey results can also help identify potential problems in plan design or administration or alert you to employee interest in flexible-benefits or before-tax savings plans. Results will also reveal how accurately and timely employee claims are processed.

Structure

Next, look at the organizational structure of the benefits department and related systems and procedures. Among the items to be studied are the supervision and training of benefits personnel and the data base used for eligibility and benefits determinations. Such a review can help you decide whether benefits or data base administration—or both—should be centralized.

Benefits Determination

The review team must also scrutinize the accuracy of pension and medical insurance payments. Levy says in reviewing medical claims, you should study claim files to discover any unreasonable lag between the time claims are submitted and the time they're paid. Also determine whether those who receive medical benefits are indeed eligible for them, and list employees and/or dependents who have received benefits on a year-to-date basis in excess of a certain level. Using a sample of these claims, consider how effective claims procedures are in controlling utilization and in paying only allowable charges. Evaluate the appropriateness of the "usual, customary and reasonable" schedules as applied to your particular claims.

For pension benefits, you should review the accuracy of calculations, use of unisex tables and the automation of the benefits calculations process. Many pension plans are integrated with social security, and errors can be made in calculating the amount of an employee's social seucrity benefit that will be offset by the plan.

Cost Containment

As Levy points out, "The best reasons for reviewing your benefits program are to save money and to improve employee-management relationships. And for welfare plans the carrier is a key to both." He suggests keeping a tight rein on the insurance carrier, looking into how well the carrier coordinates welfare benefits with other benefit programs and examining the carrier reporting package. Many companies are now acquiring software or hiring outside consultants to provide reports of integrated physician and hospital data. These reports are referred to as case mix or diagnostic-related reviews.

FOUR CATEGORIES OF EMPLOYEE BENEFITS

Legally Required Benefits: social security, worker's compensation, state disability insurance.

Qualified Plans: pension, thrift, 401(k), profit sharing, PAYSOP.

Welfare Programs: life, health, dental and disability insurance.

Personnel Policies: payment for time not worked, such as vacation, holidays, sick leave and jury duty.

Design

Review the plan design to determine if it's appropriate under the present tax law, how employees view it and how it might contribute to the difficulty of administration. Its design may be too complex, it may provide duplicate coverage or it may contribute to employees' misunderstanding of coverage.

Financing Arrangements.

The review team might also explore recommendations for changes to the actuarial assumptions used in the pension plan or changes to the financing arrangement of the insurance contracts. For medical insurance programs, many companies have worked out a minimum-deposit premium arrangement with the carrier. Other companies have lowered costs and improved cash flow through self-insurance, using a third party administrator to process claims.

CORRECTIVE ACTION

When the review is completed, the team should prepare a report of its finding, discussing whether the present plan design meets your company's needs and recommending necessary changes. For instance, in the pension plan area, the team might recommend a career-average formula if the plan now uses a final-average formula a social security offset if none exists or the replacement of a defined-benefit pension plan with a defined-contribution plan.

Problems should be identified, along with suggested solutions. One suggestion might be to enhance your company communications to provide employees with more information about the program. Another could be to increase the use of data processing to administer the benefit program more efficiently.

Suggests Levy, "Because today's EDP state-of-the-art is better, companies should look seriously at doing in-house data processing of items like actuarial valuations and pension benefit determinations. Some companies are already doing this, while others are administering thrift and savings plans and preparing comprehensive benefits statements on their own computers."

Levy has dealt with a number of companies that are dissatisfied with the health care utilization reports they currently receive from their insurance carriers and, as a result, are installing in-house systems to provide ad hoc reports. One company has installed a system for the processing of health claims.

It may be that your team's review of the company's benefits program will turn up nothing, or at least very little, that should be changed. Still, the review will not be a waste of either time or money. It will reassure your program's fiduciaries, administrator and trustees that it's being operated properly. Says Jeff Mamorsky, a lawyer who specializes in employee benefits administration, "Look at the big picture and zero in on problem areas. To do less is to short change not only your company but youself. If you don't perform an operational review, you're not being prudent under the law."

ADDRESSING THE MAIN AREAS

Compliance	Is the plan being administered within the terms of the plan document or contract? Within applicable federal and state laws and regulations?
Accuracy	Are benefit determinations processed as quickly as possible and for the proper amount of money?
Efficiency	Is the administrative structure well organized? Is your staff too large or too small? Is the staff adequately trained? Do the manual and automated systems, procedures and control operate smoothly?
Effectiveness	Is the plan meeting its objectives effectively? Do employees understand and appreciate the design and operation of the plan? Are there adequate employee communications and administrative manuals that explain the plan's provisions?

SOURCE: Cooper and Lybrand Executive Alert Newsletter, November, 1983

INDEXES OF SELECTED MISSISSIPPI ECONOMIC INDICATORS
[Seasonally Adjusted]
1969 = 100

Indicator	Sept. 1983	August 1983	Sept. 1982
Retail Sales	162.0	176.0	155.7
Electric Sales[1]	204.5	224.0	206.5
Gasoline Gallonage	158.9	145.7	138.3
Loans of Savings & Loans Institutions	262.5	267.0	86.4

Sales Indicated By Sales Tax Collections During September, 1983 By County (000's)

Source: State Tax Commission

County	Total Sales Tax Collections	Indicated Sales	County	Total Sales Tax Collections	Indicated Sales
Adams	1,550	36,004	Hancock	592	14,051
Alcorn	931	25,065	Harrison	4,677	115,843
Amite	143	3,505	Hinds	9,801	280,839
Attala	404	10,648	Holmes	325	7,852
			Humphreys	259	6,746
Benton	57	1,318			
Bolivar	871	21,667	Issaquena	17	578
			Itawamba	313	9,059
Calhoun	241	5,866			
Carroll	88	2,215	Jackson	2,515	61,793
Chickasaw	341	8,017	Jasper	287	6,928
Choctaw	127	3,270	Jefferson	78	1,772
Claiborne	302	11,690	Jeff Davis	229	5,178
Clarke	205	4,828	Jones	2,186	57,535
Clay	372	10,368			
Coahoma	955	22,847	Kemper	89	1,949
Copiah	403	9,425			
Covington	463	10,839	Lafayette	670	15,477
			Lamar	410	9,766
DeSoto	905	23,088	Lauderdale	2,620	67,167
			Lawrence	171	3,827
Forrest	2,556	67,352	Leake	332	7,652
Franklin	125	3,443	Lee	2,596	77,744
			Leflore	1,165	32,218
George	229	5,090	Lincoln	871	23,496
Greene	95	2,167			
Grenada	652	17,753			

County	Total Sales Tax Collections	Indicated Sales	County	Total Sales Tax Collections	Indicated Sales
Lowndes	1,843	47,392	Simpson	464	10,745
			Smith	181	4,997
Madison	29	619	Stone	191	4,303
Marion	706	16,746	Sunflower	737	33,192
Marshall	394	8,993			
Monroe	823	21,895	Tallahatchie	240	5,633
Montgomery	255	6,145	Tate	383	9,358
			Tippah	368	11,304
Neshoba	498	13,351	Tishomingo	320	8,198
Newton	132	2,872	Tunica	156	3,873
Noxubee	174	5,506			
			Union	380	7,235
Oktibbeha	746	17,313			
			Walthall	214	5,054
Panola	629	15,987	Warren	1,398	34,009
Pearl River	716	17,449	Washington	2,016	51,338
Perry	337	16,761	Wayne	401	8,956
Pike	1,150	25,853	Webster	142	3,350
Pontotoc	315	7,338	Wilkinson	241	6,015
Prentiss	397	10,428	Winston	338	7,856
Quitman	161	3,782	Yalobusha	203	4,499
			Yazoo	648	16,492
Rankin	2,509	66,152			
Scott	504	12,129	State Total	66,740	1,851,051
Sharkey	137	2,964			

Catfish Processing

The U.S. domestic production of farm-raised catfish during September totaled 11.3 million pounds round weight, an increase of 14 percent from September 1982. The September average price paid to growers was 64 cents per pound, 10 cents above September last year. Net pounds of processed fish sold during September totaled 5.91 million pounds, an increase of 7 percent from the comparable month in 1982. Ice pack sales were 52 percent of the total amount sold. The September average prices received by processors for whole fish were $1.43 per pound for ice pack and $1.54 for frozen fish. Freshwater catfish imports during August totaled 434 thousand pounds, of which 92 percent were from Brazil. Imports were 20 percent below August a year earlier. Import data were compiled by the U.S. Bureau of the Census.

Mississippi Agriculture Report
September, 1983

The September 15, 1983 Index of Prices Received by Mississippi farmers for all commodities was up 6 points (5 percent) at 122 percent of its January-December 1977 average.

An increase in soybean prices was responsible for the 9 point (8 percent) rise in the All Crops Index leaving it at 119 percent of its January-December 1977 average.

Increases in broiler and egg prices were responsible for the 54 point (4 percent) rise in the Livestock Products Index leaving it at 137 percent of its January-December 1977 average.

The September ratio of prices received by Mississippi farmers to U.S. prices paid was 76 percent of its January-December 1977 average. The Index of Prices Paid by Farmers for Commodities, Services, Interest, Taxes and Farm Wage Rates for September was 161, unchanged from mid-August.

COMMODITY	UNIT	Sep 15 1982	Aug 15 1983 3/	Sep 15 1983
		Dollars		
PRICES RECEIVED				
Rice 4/	Cwt.	7.60	8.40	8.48
Sweet potatoes	Cwt.	7.40	7/	11.20
Soybeans	Bu.	5.44	8.03	8.78
Cotton 4/	Lb.	.555	.663	.636
Cottonseed	Ton	65.00	7/	7/
Hogs 4/	Cwt.	61.30	46.70	44.40
Cows	Cwt.	35.80	36.30	35.50
Steers & Heifers	Cwt.	57.20	52.40	51.40
Beef Cattle	Cwt.	42.40	42.60	41.70
Calves	Cwt.	58.30	53.40	54.90
Milk Cows 1/	Head	6/	6/	6/
All Milk, Whsl.	Cwt.	14.40	14.40	14.50
Fluid	Cwt.	14.50	14.50	—
Mfg.	Cwt.	12.50	12.70	—
Comm. Broilers 2/	Lbs.	.280	.325	.350
Eggs	Doz.	.519	.489	.593
PRICES PAID FOR FEED				
Hog Feed, 14-18% Protein	Cwt.	10.50	11.50	12.00
Beef Cattle Concentrate, 32-36% Protein	Cwt.	11.50	11.00	11.50
Cottonseed Meal, 41% Protein	Cwt.	12.50	12.50	13.50
Soybean Meal, 44% Protein	Cwt.	13.50	14.00	15.00
Dairy Feed, 16% Protein	Ton	166.00	193.00	192.00
Chick Starter	Ton	180.00	210.00	215.00
Laying Feed	Ton	168.00	180.00	205.00
Broiler Grower	Ton	200.00	197.00	210.00

1/ Animals sold for dairy herd replacement only. 2/ Liveweight equivalent. 3/ Prices for rice, milk, soybeans, cotton and livestock relate to the average prices for all sales during the month. 4/ U.S. Price. 5/ Market (table) eggs, including eggs sold retail by producers. 6/ Prices published January, April, July and October. 7/ Insufficient sales.

SOURCE: Mississippi Crop and Livestock Reporting Service.

GENERAL FUND
Comparing July 1, 1983-September 30, 1983

	September 1983	September 1982
Sales Tax	$41,474,551(1)	$41,238,831
Use & Wholesale Compensating Tax	7,941,877 (2)	6,006,727
Individual Income Tax	21,312,374	21,040,428
Corporate Tax	22,485,163	24,714,429
Tobacco Tax	2,346,318	2,605,734
ABC Division	1,917,411	1,738,038
Beer & Wine Tax	2,077,186	2,196,677
Oil Severance Tax	4,028,799	4,573,617
Estate Tax	705,008	764,218
Statewide Privilege Tax	113	29,775
Installment Loan Tax	127,528	191,603
Gas Severance Tax	2,502,779	2,319,194
Insurance Premium Tax	508,546	20,411,778
Auto Tag Fees	306,588	294,308
Auto Privilege Tax	163,011	176,173
Title Fees	113,978	96,321
Petroleum Tax	457,692	411,627
Admission Tax	24,054	42,793
Timber Severance Tax	—	40,979
Slot Vending Tax	4,164	8,789
Pulpwood Scaling Fees	10,800	9,372
Fire Marshal Fees	24,622	46,733
Freeport Warehouse Tax	—	—
Aircraft Registration Fees	22	—
Int. on Direct Deposits	50,726	—
Tax Commission Transfer to Gen. Fund	$108,583,309	$128,958,146
Tax Comm. Special Fund Transfers	38,186,280	34,335,189
Tax Commission Total Transfers	$146,769,589	$163,293,335

(1) 2% Discount allowed and not included-$576,555

(2) 2% Discount allowed and not included-$ 69,882

Tax Commission Cash Balance July 31, 1983-$21,158,401

Tax Commission Cash Balance July 31, 1982-$13,362,162

COLLECTIONS
With July 1, 1982-September 30, 1982

7/1/83 to 9/30/83	7/1/82 to 9/30/82	Increase or Decrease over Prior Year	
		Amount	Percent
$122,699,544 (1)	$124,651,120	$(1,951,576)	(1.57)
23,563,436 (2)	22,961,755	601,681	2.62
60,608,937	56,672,882	3,936,055	6.95
28,493,197	31,833,311	(3,340,114)	(10.49)
7,225,294	7,842,281	(616,987)	(7.87)
6,787,665	6,088,787	698,878	11.48
6,328,780	6,153,404	175,376	2.85
11,759,632	13,136,738	(1,377,106)	(10.48)
1,790,709	2,256,774	(466,065)	(20.65)
4,088	88,875	(84,787)	(95.40)
486,929	582,882	(95,953)	(16.46)
8,888,435	9,314,339	(425,904)	(4.57)
11,375,155	20,411,778	(9,036,623)	(44.27)
929,224	646,030	283,194	43.84
570,176	461,551	108,625	23.53
323,936	292,031	31,905	10.93
1,285,200	1,252,441	32,759	2.62
95,816	96,791	(975)	1.01
43,569	123,695	(80,126)	(64.78)
11,400	18,003	(6,603)	(36.68)
30,969	9,372	21,597	——
51,161	46,733	4,428	9.48
——	20	(20)	——
495	-0-	495	——
143,980	-0-	143,980	——
$293,497,726	$304,941,594	$(11,443,868)	(3.75)
127,586,249	114,767,405	12,818,844	11.17
$421,083,975	$419,708,999	$1,374,976	0.33

(1) 2% Discount allowed and not included-$1,735,503

(2) 2% Discount allowed and not included-$205,865

A Last month's column read August, 1983 and should have been August, 1982.

SOURCE: Mississippi State Tax Commission, Monthly Report, September, 1983.

Financial Transactions, Regional and United States, from Banks and S & L's, September, 1983

$millions	SEPT. 1983	AUG. 1983	SEPT. 1982	ANN. % CHG.		SEPT. 1983	AUG. 1983	SEPT. 1982	ANN. % CHG.
UNITED STATES									
Commercial Bank Deposits	1,293,911	1,278,239	1,170,355	+ 11	Savings & Loans				
Demand	305,224	302,296	282,895	+ 8	Total Deposits	601,039	599,734	534,621	+ 12
NOW	84,041	80,677	59,257	+ 42	NOW	17,885	17,526	10,606	+ 69
Savings	343,427	344,083	149,970	+ 129	Savings	178,900	184,971	91,575	+ 95
Time	596,211	584,147	704,161	− 15	Time	407,887	400,495	433,169	− 6
Credit Union Deposits	60,924	61,029	48,931	+ 25		JUL	JUN	JUL	
Share Drafts	5,478	5,448	3,153	+ 74	Mortgages Outstanding	467,492	463,263	501,678	− 7
Savings & Time	50,136	49,884	41,962	+ 19	Mortgage Commitments	31,756	30,282	15,865	+ 100
SOUTHEAST									
Commercial Bank Deposits	146,033	144,606	124,843	+ 17	Savings & Loans				
Demand	55,735	55,353	32,365	+ 72	Total Deposits	83,355	85,316	78,877	+ 6
NOW	10,759	10,325	7,665	+ 40	NOW	2,882	2,879	1,704	+ 69
Savings	37,962	38,025	14,653	+ 159	Savings	22,544	23,908	11,536	+ 95
Time	65,430	64,261	72,389	− 10	Time	58,685	59,350	65,808	− 11
Credit Union Deposits	5,867	5,859	4,617	+ 27		JUL	JUN	JUL	
Share Drafts	475	479	302	+ 57	Mortgages Outstanding	65,600	66,196	69,756	− 6
Savings & Time	5,001	4,982	3,896	+ 28	Mortgage Commitments	4,700	4,598	2,981	+ 58
ALABAMA									
Commercial Bank Deposits	15,314	15,162	13,886	+ 10	Savings & Loans				
Demand	3,913	3,687	3,300	+ 19	Total Deposits	5,103	5,080	4,530	+ 13
NOW	915	915	672	+ 41	NOW	147	138	91	+ 62
Savings	3,130	3,152	1,557	+ 101	Savings	869	886	544	+ 60
Time	7,929	7,898	8,715	− 9	Time	4,147	4,119	3,926	+ 6
Credit Union Deposits	904	904	837	+ 8		JUL	JUN	JUL	
Share Drafts	86	84	59	+ 46	Mortgages Outstanding	3,689	3,657	3,957	− 7
Savings & Time	777	775	677	+ 15	Mortgage Commitments	216	205	47	+ 360
FLORIDA									
Commercial Bank Deposits	50,911	50,344	40,633	+ 25	Savings & Loans				
Demand	12,450	12,449	11,298	+ 10	Total Deposits	52,418	54,540	47,661	+ 10
NOW	4,463	4,305	3,313	+ 35	NOW	2,035	2,076	1,158	+ 76
Savings	17,442	17,278	6,176	+ 182	Savings	15,500	16,728	7,689	+ 102
Time	17,655	17,243	20,357	− 13	Time	35,253	36,179	38,810	− 9
Credit Union Deposits	2,551	2,547	2,083	+ 22		JUL	JUN	JUL	
Share Drafts	237	240	165	+ 44	Mortgages Outstanding	38,991	39,068	41,191	− 5
Savings & Time	2,023	1,997	1,640	+ 23	Mortgage Commitments	3,240	3,241	2,345	+ 38
GEORGIA									
Commercial Bank Deposits	21,134	20,798	17,374	+ 22	Savings & Loans				
Demand	6,799	6,779	5,772	+ 18	Total Deposits	7,752	7,751	9,869	− 21
NOW	1,456	1,366	1,101	+ 32	NOW	229	216	193	+ 19
Savings	4,709	4,684	1,637	+ 188	Savings	1,772	1,808	1,176	+ 51
Time	9,199	9,018	9,655	− 5	Time	5,914	5,885	8,598	− 31
Credit Union Deposits	1,344	1,329	855	+ 57		JUL	JUN	JUL	
Share Drafts	70	70	29	+ 141	Mortgages Outstanding	8,075	8,144	8,998	− 10
Savings & Time	1,189	1,191	775	+ 53	Mortgage Commitments	472	455	167	+ 183
LOUISIANA									
Commercial Bank Deposits	24,973	24,872	22,859	+ 9	Savings & Loans				
Demand	5,847	5,837	5,758	− 2	Total Deposits	8,435	8,351	7,898	+ 7
NOW	1,404	1,367	1,071	+ 31	NOW	178	173	110	+ 62
Savings	5,257	5,357	2,428	+ 117	Savings	2,362	2,400	1,215	+ 94
Time	13,020	12,817	13,989	− 7	Time	5,982	5,865	6,591	− 9
Credit Union Deposits	196	196	123	+ 59		JUL	JUN	JUL	
Share Drafts	23	23	9	+ 156	Mortgages Outstanding	7,143	7,329	7,332	+ 3
Savings & Time	191	192	116	+ 65	Mortgage Commitments	511	462	281	+ 82
MISSISSIPPI									
Commercial Bank Deposits	11,350	11,503	10,375	+ 11	Savings & Loans				
Demand	2,408	2,388	2,205	+ 9	Total Deposits	2,417	2,402	2,466	− 2
N O W	822	793	571	+ 44	NOW	91	85	52	+ 75
Savings	2,426	2,450	733	+ 231	Savings	488	494	232	+ 110
Time	6,228	6,152	6,999	− 11	Time	1,864	1,852	2,197	− 15
Credit Union Deposits	N.A.	N.A.	N.A.			JUL	JUN	JUL	
Share Drafts	N.A.	N.A.	N.A.		Mortgages Outstanding	2,003	1,997	2,177	− 8
Savings & Time	N.A.	N.A.	N.A.		Mortgage Commitments	46	40	20	+ 130
TENNESSEE									
Commercial Bank Deposits	22,151	21,927	19,716	+ 12	Savings & Loans				
Demand	4,318	4,213	4,032	+ 7	Total Deposits	7,230	7,192	6,453	+ 12
NOW	1,664	1,579	937	+ 78	NOW	202	191	100	+ 102
Savings	4,998	5,104	2,122	+ 136	Savings	1,553	1,592	680	+ 128
Time	11,399	11,133	12,674	− 10	Time	5,233	5,430	5,686	− 3
Credit Union Deposits	872	883	719	+ 21		JUL	JUN	JUL	
Share Drafts	39	42	40	+ 48	Mortgages Outstanding	5,719	5,851	6,083	− 6
Savings & Time	821	827	688	+ 19	Mortgage Commitments	215	195	121	+ 78

Note:All deposit data are extracted from the Federal Reserve Report of Transaction Accounts, other Deposits and Vault Cash (FR2900), and are reported for the average of the week ending the 1st Wednesday of the month. This data, reported by institutions with over $15 million in deposits as of December 31, 1979, represents 95% of deposits in the six state area. The major differences between this report and the "call report" are size, the treatment of interbank deposits, and the treatment of float. The data generated from the Report of Transaction Accounts is for banks over $15 million in deposits as of December 31, 1979. The total deposit data generated from the Report of Transaction Accounts eliminates interbank deposits by reporting the net of deposits "due to" and "due from" other depository institutions. The Report of Transaction Accounts subtracts cash items in process of collection from demand deposits, while the call report does not. Savings and loan mortgage data are from the Federal Home Loan Bank Board Selected Balance Sheet Data. The Southeast data represents the total of the six states. Subcategories were chosen on a selective basis and do not add to total. N.A. = fewer than four institutions reporting.

SOURCE: Federal Reserve Bank of Atlanta, **Southeastern Economic Insight**, Volume 3, Number 17.

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Food Stamp Participation By County, September, 1983

SOURCE: State Welfare Department

County	Number of Households[2] (Average Allotment $132.47)	Number of Persons[3] (Average Allotment $41.51)	Coupon Value[4] (Average Per Meal $.46)
Adams	2,955	8,602	379,482
Alcorn	2,103	5,404	219,620
Amite	905	3,220	119,335
Attala	1,676	5,188	204,441
Benton	766	2,734	103,775
Bolivar, E	3,095	11,539	476,160
Bolivar, W	1,023	4,368	173,306
Calhoun	962	2,650	94,376
Carroll	788	2,365	84,267
Chickasaw, E	374	1,052	36,425
Chickasaw, W	674	1,920	67,389
Choctaw	715	2,036	79,085
Claiborne	1,229	3,983	175,352
Clark	1,189	3,283	129,441
Clay	1,576	5,088	212,735
Coahoma	3,743	13,575	567,043
Copiah	1,893	5,993	255,811
Covington	1,266	4,172	163,066
DeSoto	1,984	6,899	270,480
Forrest	4,261	11,866	526,195
Franklin	871	2,443	101,363
George	1,186	3,702	162,139
Greene	983	3,025	131,403
Grenada	1,206	3,830	153,197
Hancock	1,780	5,085	230,986
Harrison	5,835	18,160	809,501
Hinds	14,029	43,335	1,949,180
Holmes	3,383	11,428	494,601
Humphreys	1,098	4,252	165,933
Issaquena	232	861	32,097
Itawamba	804	2,024	77,435
Jackson	5,371	17,681	860,971
Jasper	1,181	3,801	145,598
Jefferson	948	3,077	118,559
Jeff Davis	1,286	4,092	161,897
Jones	2,844	8,190	321,698
Kemper	724	2,407	87,382
Lafayette	1,143	3,408	127,001
Lamar	1,605	4,668	201,004
Lauderdale	3,802	11,517	498,021
Lawrence	910	2,714	107,791
Leake	1,868	5,405	219,356
Lee	2,154	5,827	232,122
Leflore	3,182	11,490	456,516
Lincoln	2,083	6,281	266,626
Lowndes	2,636	8,694	368,607
Madison	3,554	12,617	541,425
Marion	1,694	5,417	222,892
Marshall	3,115	10,890	447,137
Monroe	1,825	5,638	227,910
Montgomery	1,339	3,754	150,281
Neshoba	1,562	4,546	172,121
Newton	1,194	3,407	128,432
Noxubee	1,587	5,426	217,852
Oktibbeha	1,957	6,081	261,071
Panola	2,482	9,154	364,747
Pearl River	1,962	5,715	253,096
Perry	1,049	2,987	124,044
Pike	2,534	7,685	325,537
Pontotoc	1,143	2,917	102,100
Prentiss	1,282	3,459	130,171
Quitman	1,309	5,002	192,595
Rankin	2,190	6,688	265,105
Scott	1,515	4,624	174,848
Sharkey	971	4,054	154,845
Simpson	1,378	4,103	159,425
Smith	795	2,384	84,731
Stone	702	2,300	98,812
Sunflower	2,764	11,307	441,086
Tallachatchie	1,816	7,111	274,629
Tate	1,533	4,822	185,079
Tippah	1,388	3,940	149,052
Tishomingo	1,043	2,519	98,394
Tunica	1,324	5,098	202,753
Union	1,152	3,048	113,153
Walthall	1,169	3,965	155,667
Warren	3,012	9,059	394,213
Washington	6,189	22,058	966,464
Wayne	1,855	5,675	235,152
Webster	695	1,811	71,835
Wilkinson	1,082	3,339	128,821
Winston	1,873	5,747	224,469
Yalobusha	985	2,789	106,369
Yazoo	2,651	8,855	358,275
State Total	163,991	523,325	21,723,356

[1]Meals are on a state-wide basis and is computed on an average 30 day month and 3 meals per day for a total of 90 meals in one month.

[2]Average Allotment for Households is determined by dividing state total by number of state total of households.

[3]Average Allotment for Persons is determined by dividing state total by total number of persons.

[4]Average per meal is determined by dividing the average allotment per person ($41.51) by total number of average meals a month (90)

STATE ECONOMIC INDICATORS

Indicator	September 1983[1]	August 1983[2]	September 1982[2]	Per Cent One Month Ago[3]	Change One Year Ago[3]
EMPLOYMENT, EARNINGS AND HOURS[4]					
Total Employment	946,900	928,500	956,800	2.0	—1.0
Non-Ag Employment	794,800	776,800	795,000	18.2	—0.2
Mining	11,000	10,900	11,800	0.1	—0.8
Contract Construction	38,700	39,500	42,200	—0.8	—3.5
Manufacturing	206,900	205,400	202,600	1.5	4.3
Transportation and Public Utilities	38,700	38,600	39,700	2.1	—1.0
Wholesale and Retail Trade	163,000	163,100	163,300	—0.1	—0.3
Finance, Insurance and Real Estate	33,100	33,200	33,000	—0.1	0.1
Service	122,900	119,700	122,500	3.2	0.4
Government	180,500	168,400	179,800	12.1	0.7
Unemployment Rate (Per Cent Labor Force)	12.0	12.6	11.5	——	——
Average Weekly Earnings in Manufacturing (Dollars)	276.22	269.73	248.58	2.6	11.1
Average Hourly Earnings in Manufacturing (Dollars)	6.77	6.66	6.44	1.7	5.1
Average Weekly Hours in Manufacturing	40.8	40.5	38.6	0.7	5.7
PRODUCTION (000's)					
Petroleum Production					
Production of Crude Petroleum (bbls.)[5]	2,580	2,534	2,791	1.8	—7.6
Gasoline Delivered to Dealers (gals.)[6]	126,169	121,909	116,221	3.5	8.6
BANKING AND FINANCE (000's)					
Loans of Savings and Loan Associations[7]	45,767	49,243	14,800	—7.1	209.2
Construction Loans	14,750	7,889	2,000	87.0	637.5
PUBLIC UTILITIES					
Sales of Electricity (000's KWH)[8]	2,030,873	2,413,571	2,050,905	—15.9	—1.0
RETAIL SALES (000's)[9]	1,432,849	1,658,344	1,393,692	—13.6	2.8

Indicator	June 1983	May 1983	June 1982	Per Cent One Month Ago	Change One Year Ago
AGRICULTURE (000's)[10]					
Total Cash Receipts from Farm Marketings	125,328	80,595	172,119	55.5	—27.2
Cash Receipts from Marketing Livestock	89,454	79,088	69,268	13.1	29.1
Cash Receipts from Marketing Crops	35,874	1,507	102,851	228.1	—65.1

[1]Preliminary

[2]Revised

[3]Percent change calculated with revised figures; not comparable with previously published data.

[4]Mississippi Employment Security Commission

[5]State Oil and Gas Board for May

[6]Mississippi Motor Vehicle Comptroller

[7]Federal Home Loan Bank of Dallas (Formerly of Little Rock)

[8]Mississippi Power Company, Mississippi Power and Light Company and Tennessee Valley Authority.

[9]Mississippi Tax Commission

[10]U.S. Department of Agriculture

BUSINESS ACTIVITY BY CITY

	City Sales Tax Collections			Building Permits		
	Current Month Sept.	PerCent Month Ago	Change Year Ago	Current Month Sept.	Month Ago	Year Ago
Aberdeen	52,044	9.3	19.7	59,385	150,400	108,000
Baldwyn	24,966	2.1	24.0	—	—	—
Batesville	65,740	—0.4	18.7	176,600	368,750	48,000
Bay Springs	22,443	1.8	11.2	—	—	—
Bay St. Louis	40,314	—8.0	4.8	—	—	—
Belmont	9,934	—6.6	2.2	—	—	—
Belzoni	29,845	—6.3	7.6	14,000	32,600	15,500
Biloxi	311,500	—6.2	1.8	2,666,025	3,256,349	880,734
Brandon	42,436	—1.3	9.2	222,000	172,000	—0—
Brookhaven	124,437	3.4	11.5	376,200	181,400	188,500
Brooksville	3,584	1.7	41.2	—	—	—
Canton	63,327	—2.3	11.4	49,250	1,638,210	21,950
Carthage	46,936	5.2	24.5	33,375	125,388	125,900
Charleston	20,384	14.1	13.8	—	—	—
Clarksdale	135,452	8.3	13.6	—0—	431,126	294,509
Cleveland	102,742	4.3	1.8	—	—	—
Collins	31,270	11.4	—29.5	143,000	—0—	308,300
Columbia	104,174	6.0	8.7	—	—	—
Columbus	252,458	1.4	18.8	3,358,135	1,477,770	119,888
Corinth	119,636	6.8	11.1	605,250	349,886	80,995
Crystal Springs	24,913	—14.0	26.2	12,200	30,000	24,900
Drew	12,972	29.5	29.6	—	—	—
Edwards	5,908	—23.5	73.1	—	—	—
Ellisville	14,636	1.3	—3.3	—	—	—
Eupora	14,864	—7.9	—7.1	—	—	—
Fayette	11,712	24.1	38.1	—	—	—
Forest	53,692	—10.3	10.7	—	—	—
Greenville	268,142	3.6	14.7	—	—	—
Greenwood	157,026	—11.8	8.2	1,357,610	4,906,000	1,394,532
Grenada	96,741	3.5	11.5	—	—	—
Gulfport	305,561	—2.2	4.6	1,487,323	1,764,222	16,749,206
Hattiesburg	407,103	—0.3	16.5	3,641,378	4,150,843	2,101,804
Hernando	26,028	—3.3	16.1	—	—	—
Hollandale	14,117	3.2	4.7	—	—	—
Holly Springs	43,646	—4.0	16.0	1,300	—0—	8,000
Houston	36,947	—15.4	14.2	19,000	50,250	74,500
Indianola	65,294	—1.8	3.3	—	—	—
Iuka	25,905	—7.0	—6.9	—	—	—
Jackson	1,547,796	—1.5	4.6	11,588,248	7,456,349	3,095,603
Kosciusko	57,935	—2.2	8.2	3,000	377,000	33,000
Laurel	301,312	3.6	—0.8	992,443	419,315	484,619
Leland	25,800	8.4	20.0	—	—	—
Lexington	21,702	—11.1	10.0	—	—	—
Louisville	49,679	—5.6	—0.7	47,400	205,154	104,804
Lucedale	32,922	14.1	—2.7	—	—	—
Lumberton	8,740	—10.1	—15.8	—	—	—
Macon	17,865	—3.1	17.8	—	—	—
Magee	48,543	—1.2	9.6	—	—	—
Magnolia	10,024	19.6	21.5	32,000	42,000	10,300
Marks	18,213	—1.1	26.3	—	—	—
McComb	140,186	3.1	10.4	2,807,000	394,675	94,285
Meadville	6,401	—7.8	30.0	—	—	—
Mendenhall	21,596	—7.8	14.5	542,000	—0—	30,900
Meridian	401,626	—0.1	10.0	652,883	5,141,734	699,840
Monticello	21,121	—0.5	8.3	—0—	3,000	83,000
Morton	21,556	—10.0	9.4	—	—	—
Moss Point	55,167	5.4	—0.8	192,400	239,525	117,637
Natchez	240,895	2.7	8.3	444,375	375,743	267,925
New Albany	60,255	—3.2	14.2	161,950	11,500	219,000
Newton	26,815	1.1	23.0	218,600	110,247	—0—
Ocean Springs	77,628	—5.4	1.1	—	—	—
Okolona	15,685	—0.6	9.5	25,000	5,500	5,250
Oxford	98,784	8.0	17.0	361,804	629,628	373,575
Pascagoula	189,479	—5.2	—7.9	—	—	—
Pass Christian	18,152	—0.3	14.7	107,617	399,605	293,210
Philadelphia	70,158	—0.5	22.8	—	—	—

BUSINESS ACTIVITY BY CITY

	City Sales Tax Collections			Building Permits		
	Current Month Sept.	PerCent Month Ago	Change Year Ago	Current Month Sept.	Month Ago	Year Ago
Picayune	94,011	—0.6	10.2	1,640,000	447,000	456,750
Pontotoc	44,032	—1.3	35.4	——	——	——
Poplarville	16,273	—9.5	7.6	——	——	——
Port Gibson	16,345	—0.8	11.7	——	——	——
Prentiss	21,900	—8.8	3.0	4,000	5,000	—0—
Quitman	24,853	—4.8	10.6	——	——	——
Raymond	4,168	1.2	12.5	——	——	——
Richton	9,585	—9.6	13.9	5,000	—0—	413,000
Rosedale	7,444	—12.2	—0—	——	——	——
Ruleville	12,456	—7.8	2.2	——	——	——
Sardis	18,838	—6.7	13.6	2,000	10,000	5,000
Senatobia	51,085	—1.0	23.7	53,000	90,700	359,450
Shelby	10,535	—1.6	21.8	——	——	——
Starkville	111,281	4.2	15.0	566,909	782,000	313,500
Summit	14,594	32.2	35.2	——	——	——
Taylorsville	12,003	—8.3	9.2	——	——	——
Tchula	4,540	—10.0	21.6	——	——	——
Tunica	14,891	—20.0	—12.3	——	——	——
Tupelo	349,564	1.3	10.2	2,223,163	1,644,827	859,969
Union	15,100	—8.6	—21.1	——	——	——
Utica	9,440	—5.3	6.5	——	——	——
Vicksburg	205,526	—5.5	12.3	314,412	1,678,425	216,817
Walnut Grove	1,248	—27.6	—17.1	——	——	——
Water Valley	25,925	4.1	30.0	——	——	——
Waynesboro	53,572	—7.4	—10.3	57,000	368,000	82,000
West Point	55,352	5.2	—3.6	151,010	123,500	79,800
Wiggins	25,722	4.5	—4.2	55,000	29,000	110,500
Winona	31,670	—10.5	—8.6	—0—	53,500	—0—
Yazoo City	64,429	—8.3	—10.0	——	——	——

STANDARD METROPOLITAN STATISTICAL AREAS

JACKSON [Hinds and Rankin Counties]	September 1963	August 1963	September 1962	Per Cent Month Ago	Change Year Ago
MANPOWER DATA					
Civilian Labor Force	159,300	159,600	162,400	—0.2	—1.9
Unemployed Persons	12,100	13,200	12,100	—8.3	-0-
Per Cent of Labor Force	7.6	8.3	7.5	——	——
Employed Persons	147,200	146,400	150,300	—0.5	—2.1
Non-Ag Wage & Salaries	125,500	124,600	128,400	0.7	—2.3
Manufacturing	19,400	20,000	19,500	—3.0	—0.5
CITY SALES TAX COLLECTIONS	1,809,749	1,835,749	1,534,354	—1.8	5.0

BILOXI-GULFPORT [Hancock, Harrison and Stone Counties]	September 1963	August 1963	September 1962	Per Cent Month Ago	Change Year Ago
MANPOWER DATA					
Civilian Labor Force	70,040	71,290	68,950	—1.7	1.6
Unemployed Persons	8,750	9,070	6,480	—3.5	35.0
Per Cent of Labor Force	12.5	12.7	9.4	——	——
Employed Persons	61,290	62,220	62,470	—1.5	—1.9
Non-Ag Wage & Salaries	51,460	52,040	52,570	—1.1	—2.1
Manufacturing	9,220	9,700	9,260	—4.9	—0.4
CITY SALES TAX COLLECTIONS	633,213	660,956	612,728	—4.2	3.3

Estimates of Population, 1981 and 1982, by County

SOURCE: Sales Marketing and Management, 1982 and 1983 Survey of Buying Power. Computations made by Division of Business Research, Mississippi State University.

County	Population Total 1981	% of State	Population Total 1982	% of State	% Change from 1981
Adams	38,000	1.50	37,900	1.46	—0.26
Alcorn	34,100	1.32	34,500	1.33	1.17
Amite	13,300	0.52	13,200	0.51	—0.75
Attala	19,800	0.77	19,700	0.76	—0.51
Benton	8,300	0.32	8,300	0.32	0
Bolivar	44,800	1.74	44,400	1.71	—0.89
Calhoun	15,800	0.61	15,800	0.61	0
Carroll	9,900	0.39	9,900	0.38	0
Chickasaw	18,000	0.70	18,000	0.70	0
Choctaw	9,100	0.35	9,100	0.35	0
Claiborne	12,700	0.49	12,800	0.49	0.79
Clarke	17,300	0.67	17,400	0.67	0.58
Clay	21,500	0.84	21,600	0.83	0.47
Coahoma	36,100	1.40	35,600	1.37	-1.39
Copiah	26,800	1.04	26,800	1.03	0
Covington	16,300	0.63	16,400	0.63	0.61
DeSoto	57,500	2.24	59,300	2.30	3.13
Forrest	67,200	2.61	67,600	2.61	0.60
Franklin	8,200	0.32	8,200	0.32	0
George	15,800	0.61	16,000	0.62	1.27
Greene	10,100	0.39	10,100	0.39	0
Grenada	21,200	0.82	21,200	0.82	0
Holmes	22,900	0.89	22,800	0.88	—0.44
Humphreys	13,800	0.54	13,800	0.53	0
Issaquena	2,500	0.10	2,500	0.10	0
Itawamba	21,200	0.82	21,500	0.83	1.42
Jasper	17,400	0.68	17,500	0.68	0.57
Jefferson	9,200	0.36	9,200	0.36	0
Jeff Davis	14,000	0.54	14,000	0.54	0
Jones	63,000	2.45	63,300	2.44	0.48
Kemper	10,100	0.39	10,100	0.39	0
Lafayette	31,900	1.24	31,100	1.20	—2.51
Lamar	25,500	0.99	26,200	1.01	2.75
Lauderdale	78,900	3.07	79,500	3.07	0.76
Lawrence	12,700	0.49	12,800	0.49	0.79
Leake	19,100	0.74	19,200	0.74	0.52
Lee	58,900	2.29	59,800	2.31	1.53
Leflore	41,200	1.60	40,800	1.58	—0.97
Lincoln	30,800	1.20	31,000	1.20	0.65
Lowndes	58,600	2.28	59,100	2.28	0.85
Madison	43,700	1.70	NA		
Marion	26,200	1.02	26,400	1.02	0.76
Marshall	30,200	1.17	30,700	1.19	1.66
Monroe	36,700	1.43	36,700	1.42	0
Montgomery	13,400	0.52	13,400	0.52	0
Neshoba	24,300	0.95	24,500	0.95	0.82
Newton	20,100	0.78	20,100	0.78	0
Noxubee	13,000	0.51	12,900	0.50	—0.77
Oktibbeha	37,200	1.45	37,700	1.46	1.34
Panola	28,300	1.10	28,400	1.10	0.35
Pearl River	34,900	1.36	35,300	136	1.15
Perry	10,000	0.39	10,000	0.39	0
Pike	36,800	1.43	37,100	1.43	0.82
Pontotoc	21,600	0.84	22,000	0.85	1.85
Prentiss	24,700	0.96	25,100	0.97	1.62
Quitman	11,800	0.46	11,500	0.44	—2.54
Scott	25,000	0.97	25,200	0.97	0.80
Sharkey	7,700	0.30	7,700	0.30	0
Simpson	24,100	0.94	24,400	0.94	1.24
Smith	15,400	0.60	15,400	0.59	0
Stone	NA	NA	10,100	0.39	—0.39
Sunflower	34,200	1.33	33,900	1.31	—0.88
Tallahatchie	16,600	0.65	16,400	0.63	—1.20
Tate	20,300	0.79	20,400	0.79	0.49
Tippah	19,200	0.75	19,400	0.75	1.04
Tishomingo	19,100	0.74	19,400	0.75	1.57
Tunica	9,100	0.35	8,900	0.34	—2.20
Union	22,100	0.86	22,200	0.86	0.45
Walthall	14,000	0.54	14,000	0.54	0
Warren	52,800	2.05	53,300	2.06	0.95
Washington	72,400	2.82	72,300	2.79	—0.14
Wayne	19,600	0.76	19,900	0.77	1.53
Webster	10,300	0.40	10,300	0.40	0
Wilkinson	9,800	0.38	9,700	0.37	—1.02
Winston	19,600	0.76	19,600	0.76	0
Yalobusha	13,300	0.52	13,300	0.51	0
Yazoo	27,300	1.06	27,300	1.05	0
State	2,570,300		2,589,800		0.76